

**Information to identify the case:**

Debtor 1	<b>Florance Dellaportas</b>		Social Security number or ITIN xxx-xx-9487	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)			Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court		District of New Jersey		
Case number: <b>16-33930-SLM</b>				

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Florance Dellaportas

4/6/20

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Florance Dellaportas  
DebtorCase No. 16-33930-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 55

Date Rcvd: Apr 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2020.

db +Florance Dellaportas, 19 Sayre Street, Elizabeth, NJ 07208-3605  
 516551579 +Buron Neil & Assoc., 1060 Andrew dr. ste 170, West Chester, PA 19380-5600  
 516551582 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: CBN, 8725 W SAHARA AVE, THE LAKES, NV 89163)  
 516551591 +FNB OMAHA, P.O. BOX 3412, OMAHA, NE 68197-0001  
 516551596 Juan Perez, 13 Melon Place, Elizabeth, NJ 07201  
 516583782 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
 (address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197)  
 516551597 +SANTANDER BANK NA, 1130 BERKSHIRE BLVD, WYOMISSING, PA 19610-1242  
 516551599 Selip & Stylianou LLC, 199 Crossways Park Drive, P.O. Box 9004, Woodbury, NY 11797-9004  
 516551600 +Stamo & James Dellaportas, 19 Sayre Street, Elizabeth, NJ 07208-3605  
 516551618 TOYOTA MOTOR CREDIT, ADDRESS NOT AVAILABLE, ATLANTA, GA 30309  
 516582410 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 07 2020 01:05:13 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 07 2020 01:05:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

516551577 +EDI: AMEREXPR.COM Apr 07 2020 04:28:00 AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871  
 516656069 EDI: BECKLEE.COM Apr 07 2020 04:28:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516551578 EDI: BANKAMER.COM Apr 07 2020 04:28:00 BK OF AMER, DE5-019-03-07, NEWARK, DE 19714  
 516777332 +EDI: PRA.COM Apr 07 2020 04:28:00 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 516551580 +EDI: CAPITALONE.COM Apr 07 2020 04:28:00 CAP1/BSTBY, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
 516551581 +EDI: CAPITALONE.COM Apr 07 2020 04:28:00 CAP1/NEIMN, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
 516551585 +EDI: CITICORP.COM Apr 07 2020 04:28:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
 516551587 +EDI: WFNNB.COM Apr 07 2020 04:28:00 COMENITY BANK/LNBYANT, PO BOX 182789, COLUMBUS, OH 43218-2789  
 516551588 +EDI: WFNNB.COM Apr 07 2020 04:28:00 COMENITY BANK/MANDEE, PO BOX 182789, COLUMBUS, OH 43218-2789  
 518181129 +EDI: AIS.COM Apr 07 2020 04:28:00 Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901  
 518181128 +EDI: AIS.COM Apr 07 2020 04:28:00 Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901  
 516551589 +EDI: DISCOVER.COM Apr 07 2020 04:28:00 DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316  
 516551590 +EDI: TSYS2.COM Apr 07 2020 04:28:00 DSNB MACYS, 9111 DUKE BLVD, MASON, OH 45040-8999  
 516551583 EDI: JPMORGANCHASE Apr 07 2020 04:28:00 CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850  
 516662031 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 07 2020 01:10:15 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516551593 +EDI: WFNNB.COM Apr 07 2020 04:28:00 MANDEES, 401 HACKENSACK AVE, HACKENSACK, NJ 07601-6411  
 516551594 +EDI: TSYS2.COM Apr 07 2020 04:28:00 MCYDSNB, 9111 DUKE BLVD, MASON, OH 45040-8999  
 516655867 +EDI: MID8.COM Apr 07 2020 04:28:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
 516798457 EDI: PRA.COM Apr 07 2020 04:28:00 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541  
 516803036 EDI: PRA.COM Apr 07 2020 04:28:00 Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541  
 516551598 EDI: SEARS.COM Apr 07 2020 04:28:00 SEARS/CBNA, 133200 SMITH RD, CLEVELAND, OH 44130  
 516551601 +EDI: RMSC.COM Apr 07 2020 04:28:00 SYNCB/CARE CREDIT, 950 FORRER BLVD, KETTERING, OH 45420-1469  
 516551602 +EDI: RMSC.COM Apr 07 2020 04:28:00 SYNCB/GAPDC, PO BOX 965005, ORLANDO, FL 32896-5005  
 516551604 +EDI: RMSC.COM Apr 07 2020 04:28:00 SYNCB/HOME DESIGN FURN, C/O PO BOX 965036, ORLANDO, FL 32896-0001  
 516551605 +EDI: RMSC.COM Apr 07 2020 04:28:00 SYNCB/LINEN N THINGS, PO BOX 965005, ORLANDO, FL 32896-5005  
 516551606 +EDI: RMSC.COM Apr 07 2020 04:28:00 SYNCB/LORD & TAY, 4125 WINDWARD PLAZA, ALPHARETTA, GA 30005-8738  
 516551607 +EDI: RMSC.COM Apr 07 2020 04:28:00 SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005  
 516551608 +EDI: RMSC.COM Apr 07 2020 04:28:00 SYNCB/NATIONS, C/O PO BOX 965036, ORLANDO, FL 32896-0001  
 516551609 +EDI: RMSC.COM Apr 07 2020 04:28:00 SYNCB/OLD NAVY, PO BOX 965005, ORLANDO, FL 32896-5005

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 55

Date Rcvd: Apr 06, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516551610	+EDI: RMSC.COM Apr 07 2020 04:28:00	SYNCB/PC RICHARD, PO BOX 965036, ORLANDO, FL 32896-5036
516551611	+EDI: RMSC.COM Apr 07 2020 04:28:00	SYNCB/PEP BOYS, C/O PO BOX 965036, ORLANDO, FL 32896-0001
516551612	+EDI: RMSC.COM Apr 07 2020 04:28:00	SYNCB/TJX COS, 4125 WINDWARD PLAZA, ALPHARETTA, GA 30005-8738
516551614	+EDI: WTRRNBNBANK.COM Apr 07 2020 04:28:00	TARGET NB, PO BOX 673, MINNEAPOLIS, MN 55440-0673
516551615	+EDI: WTRRNBNBANK.COM Apr 07 2020 04:28:00	TD BANK USA/TARGETCRED, PO BOX 673, MINNEAPOLIS, MN 55440-0673
516770261	+E-mail/Text: bncmail@w-legal.com Apr 07 2020 01:05:21	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516551616	+EDI: CITICORP.COM Apr 07 2020 04:28:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
516551617	+EDI: WTRRNBNBANK.COM Apr 07 2020 04:28:00	TNB - TARGET, PO BOX 673, MINNEAPOLIS, MN 55440-0673
516551619	+E-mail/Text: vci.bkcy@vwcredit.com Apr 07 2020 01:05:21	VW CREDIT INC, 2333 WAUKEEGAN RD, DEERFIELD, IL 60015-5508
516551621	+E-mail/Text: collect@williamsalexander.com Apr 07 2020 01:04:49	WILLIAMS/ALEXANDER & A, 1479 ROUTE 23 SOUTH, WAYNE, NJ 07470-7507
516551622	+EDI: CAPITALONE.COM Apr 07 2020 04:28:00	WORLDS FOREMOST BANK N, PO BOX 82608, LINCOLN, NE 68501-2608
516551620	EDI: WESTASSET.COM Apr 07 2020 04:28:00	West Asset Management, 2253 Northwest Parkway SE, Marietta, GA 30067-8764
516791399	+EDI: CAPITALONE.COM Apr 07 2020 04:28:00	World's Foremost Bank-Cabela's Club Visa, PO Box 82609, Lincoln NE 68501-2609

TOTAL: 44

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516551586*	+CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
516551592*	+FNB OMAHA, P.O. BOX 3412, OMAHA, NE 68197-0001
516551584*	++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774 (address filed with court: CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850)
516551595*	+MCYDSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
516730671*	+MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516551603*	+SYNCB/GAPDC, PO BOX 965005, ORLANDO, FL 32896-5005
516551613*	+SYNCB/TJX COS, 4125 WINDWARD PLAZA, ALPHARETTA, GA 30005-8738

TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Russell L. Low on behalf of Debtor Florance Dellaportas ecf@lowbankruptcy.com,  
ecf@lowbankruptcy.com/r57808@notify.bestcase.com

U.S. Trustee USTPRRegion03.NE.EDF@usdoj.gov

TOTAL: 4